

Rowney et al. discloses a method wherein the merchant, customer, and payment gateway systems communicate with each other for performing the transaction. In the present invention of independent claim 1, however, the card transaction is performed directly between "the self-service facility" and "the authorization center" without engagement of a third party system such as merchant computer (if the customer computer is treated as the point of sale terminal). Goodwin et al. adds nothing substantial to this characterization of Rowney.

Independent claim 10, for example, identifies the approval of a VTA as the lesser of a target VTA related to anticipated parameters of the transaction and a value related to an available amount in the account. Claim 10 further identifies that execution of the transaction is restricted to prevent an ATA from exceeding the approved VTA.

Furthermore, since the maximum transaction amount in the present invention is set for substantially possible one time transaction amount, the card transaction settlement can be expanded in various transaction fields such as oil filling, payment internet access, taxi fare, expressway toll, etc., where the settlement amount is not fixed before the transaction is completed.

Various of the claims dependent upon claim 1 identify such elements. For example, claim 9 identifies the restriction on the ATA exceeding the VTA.

Rowney et al., however, discloses an example of the check-in/check-out transaction in the hotel environment. However, if the check-out amount is greater than the check-in amount (pre-authorization amount), there must be an adjustment transaction to make a correction to the amount of a previously completed transaction with the engagement of the merchant. This adjust transaction can cause a conflict between the merchant and the customer. On the other hand, in the present invention, the maximum transaction amount is previously set and the actual transaction amount can not exceed the maximum transaction amount such that the problem caused by the actual transaction amount exceeding pre-authorization amount can be avoided.

Accordingly, Applicant submits that none of the references, alone or in combination, anticipate or make obvious the invention as presently claimed. Applicant submits that the present application is in condition for allowance. Therefore, Applicant respectfully requests examination of the present application and the Examiner is respectfully requested to take such proper actions so that a patent will issue herefrom as soon as possible.

If the Examiner has any questions or believes that a discussion with Applicant's attorney would expedite prosecution, the Examiner is invited and encouraged to contact the undersigned at the telephone number below.

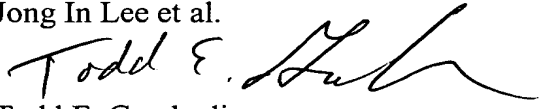
Please apply any credits or charge any deficiencies to our Deposit Account No. 23-1665.

Date 27 July 2001

Wiggin & Dana
One Century Tower
P.O. Box 1832
New Haven, CT 06508-1832
(203) 498-4400
(203) 782-2889 Fax

608\$01! .DOC\12543\1\280242.01

Respectfully submitted,
Jong In Lee et al.


Todd E. Garabedian
Reg. No. 39,197
Attorney for Applicant

608\$01! .DOC\12543\1\280242.01